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ABSTRACT

A study was conducted of the financial aid awarded to students in the University and Community College System of Nevada (UCCSN) in 1991-92. Study findings included the following: (1) financial aid awards to students attending UCCSN institutions amounted to $43,549,673 in 1992-92; (2) of the $43.5 million awarded, $22,958,948 (52.7%) was in federal assistance, $11,914,900 (27.4%) was in state assistance, $1,507,631 (3.5%) was in institutional assistance, and $7,168,194 (16.5%) was in assistance from private sources; (3) $8,252,456 of state aid to students was in the form of student employment, including graduate assistant wages; (4) the four community colleges in the UCCSN expended a total of $5,253,938 in student financial assistance, of which $4,369,988 (83.2%) was in federal assistance, $436,874 (8.3%) was in state assistance, $78,536 (1.5%) was in institutional assistance, and $368,540 (7%) was in private assistance; (5) in the community colleges, a total of 6,306 awards were given, of which 892 were loans, 4,401 were grants, 310 were scholarships, and 703 were in student employment; (6) the two universities in the UCCSN expended a total of $38,295,735 in student financial assistance, of which $18,588,960 (48.5%) was in federal assistance, $11,478,026 (30%) was in state assistance, $1,429,095 (3.7%) was in institutional assistance, and $6,799,654 (17.8%) was in private assistance; and (7) in the four-year institutions, a total of 20,520 awards were given, of which 6,423 were loans, 6,010 were grants, 4,232 were scholarships, and 3,855 were in student employment. A review of loans versus grants in federal funding; data on state allocations nationally; and detailed data tables are included. (PAA)

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UCCSN STUDENT FINANCIAL AID STUDY 1991-1992

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UNIVERSITY AND COMMUNITY COLLEGE SYSTEM OF NEVADA

OFFICE OF THE CHANCELLOR
DECEMBER 1992

JC 940 067

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UCCSN STUDENT FINANCIAL AID STUDY
1991-1992

Prepared by
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UCCSN STUDENT FINANCIAL AID STUDY, 1991-1992

Financial aid awards to students attending University and Community College System of Nevada institutions amounted to $43,549,673 in 1991-92. As Table One shows (page 6), of the $43.5 million for 1991-92, $22,958,948 or 52.7% was in federal assistance. State assistance totaled $11,914,900 or 27.4% of the total. Institutional assistance totaled $1,507,631 or 3.5% of total aid. Student financial assistance from private sources totaled $7,168,194 or 16.5% of total aid.

It should be noted that a considerable portion of state student aid ($8,252,456) is in the form of student employment (including graduate assistant wages). Many national financial aid studies do not list student employment, with the exception of the federal college work study program, as student financial assistance. Without the student employment funds, the total for state aid is $3,662,444.

Student Financial Assistance– UCCSN Community Colleges

The four community colleges together expended $5,253,938 in student financial assistance in 1991-92. As Table Two shows (page 7), $4,369,988 or 83.2% of the total was in federal assistance. State assistance accounted for $436,874 or 8.3% of total aid. Institutional aid amounted to $78,536 or 1.5% of the total. Financial aid from private sources accounted for $368,540 or 7.0% of the total aid. A total of 6,306 awards were given: 892 in the form of loans; 4,401 in grants; 310 scholarships; and, 703 for student employment.

Of the community college total of $5,253,938, 18.7% ($981,337) was in the form of loans. Grant assistance totaled

$3,345,327 or 63.7% of the total. Scholarships accounted for $400,000 (7.6%) and student employment for $527,000 (10.0%) of the total. Reports for each institution may be found in Tables Eight through Eleven (pages 16-19).

Student Financial Assistance-- UCCSN Universities

UNLV and UNR together expended $38,295,735 in student financial assistance in 1991-92. As Table Three shows (page 8), $18,588,960 or 48.5% of the total was in federal assistance. State assistance accounted for $11,478,026 or 30% of total aid. Institutional aid amounted to $1,429,095 or 3.7% of the total. Financial aid from private sources accounted for $6,799,654 or 17.8% of the total aid. A total of 20,520 awards were given: 6,423 in the form of loans; 6,010 in grants; 4,232 scholarships; and, 3,855 for student employment.

Of the university total of $38,295,735, 36.9% ($14,125,877) was in the form of loans. Grant assistance totaled $8,083,230 or 21.1% of the total. Scholarships accounted for $6,684,687 (17.5%) and student employment for $9,221,941 (24.0%) of the total. Reports for each institution may be found in Tables Twelve and Thirteen (pages 20 and 21).

Loans Versus Grants in Federal Funding

The trend in federal funding to increased dependence on loans rather than grants has received much attention in the higher education community and was recently discussed in Congress in the context of the Higher Education Act Reauthorization of 1992. Page 9 features charts showing the breakdown of federal appropriations for higher education student financial assistance by grant, loan, and College Work Study for 1990 and 1992. In 1990, $5.322 billion or 53.7% in

federal funds was appropriated in the area of grants, $3.987 billion or 40.2% for loans, and $602 million or 6.1% for the College Work Study program. By 1992, a considerable change had occurred. In 1992, 43.4% or $6.112 billion in federal funds was appropriated in grants, 52.2% or $7.341 billion for loans, and 4.4% or $615 million for the College Work Study program. In sum, the loan and grant appropriation ratio essentially reversed over the two-year period.

Pages 10 and 11 feature breakdowns in federal funding during similar years for UCCSN community colleges and universities. For UCCSN community colleges during 1989-90, 66.5% of federal funds or $1,912,449 were in the form of grants, 26.3% or $756,474 in loans, and 7.2% or $206,709 for the College Work Study program. In 1991-92, the percentage of grants rose to 72.0% or $3,143,962, percent of loans dropped to 21.7% or $944,702, and percent of funds for College Work Study dropped to 6.3% or $274,840.

For UNLV and UNR together during 1989-90, 31.7% of federal funds or $4,007,052 were in the form of grants, 63.4% or $8,008,240 in loans, and 4.9% or $612,435 for the College Work Study program. In 1991-92, the percentage of grants dropped to 27.1% or $5,042,050, percent of loans rose to 69.6% or $12,935,550, and percent of federal funds for the College Work Study program dropped to 3.3% or $611,365.

State Programs

Tables Four through Seven (pages 12-15) display information on state grant programs for the fifty states and the District of Columbia. Table Four shows estimated total grant aid awarded by state programs for both need-based and non-

need-based funding. Nevada ranks 39th with $3,161,000. Table Five shows those figures broken down by enrolled student in each state. For state grant funding, Nevada ranks 38th per enrolled student at $51.20.

Table Six shows estimated total grant aid awarded by state programs for need-based funding only. Nevada ranks 50th with $377,000. Table Six shows those figures broken down per enrolled student in each state. For state grant funding in need-based programs, Nevada ranks 51st at $6.10 per student.

Unmet Student Need

While data are not currently available on all UCCSN campuses to document unmet need, it should be noted that many students who apply for financial aid each year do not receive it. For example, at UNLV 5,138 of the 9,712 students who applied for aid in 1991-92 received some type of aid. A total of 4,574 students were denied aid. The financial aid officers on each of the campuses have agreed to collect data on this area in the future, so that future reports can document unmet need in Nevada.

Summary and Conclusions

In conclusion, the following trends exist in student financial aid in Nevada and/or the nation:

- There has been a dramatic shift in federal funding of financial aid from grants to loans.
- In Nevada, a high proportion of state-funded financial aid is given in the form of grants-in-aid which often, although not exclusively, are based on merit considerations instead of financial need.

- Nevada ranks last-- 51st-- among the states and the District of Columbia for state grant funding in need-based programs.
- The UCCSN's community colleges have a greater percentage of grants and a lower percentage of loans (63.7% of total aid in grants and 18.7% in loans) when compared to the universities (21.1% of total aid in grants and 36.9% in loans).
- The UCCSN's community colleges have relatively fewer funds available from private sources ($368,000 or 7%), given their enrollment totals, when compared to the university total of $6,685,000 or 17.5% of their total aid funds.

In an era of increasing tuition and fees in Nevada, coupled with the changing patterns in federal student financial assistance, if the state wishes to continue to pursue a public policy of assuring student financial accessibility to higher education it will need to seriously consider greater support for need-based state-funded student financial aid programs.

KEY TO ABBREVIATIONS

Institutions

CCSN--	Community College of Southern Nevada
NNCC--	Northern Nevada Community College
TMCC--	Truckee Meadows Community College
WNCC--	Western Nevada Community College
UNLV--	University of Nevada, Las Vegas
UNR--	University of Nevada, Reno

Other Terms

GSL--	Guaranteed Student Loans
PLUS--	Parent Loans for Undergraduate Students
SLS--	Supplemental Loans for Students
SEOG--	Supplemental Educational Opportunity Grant
CWS--	College Work Study

Table One

UNIVERSITY AND COMMUNITY COLLEGE SYSTEM OF NEVADA
Sources of Funds for Student Financial Aid
1991-1992

Institution	Federal	State(*)	Institutional	Private	Total
CCSN	$ 1,567,204	$ 61,533	$ 27,851	------	$ 1,656,588
NNCC	$ 453,206	$ 98,315	$ 6,885	$ 191,445	$ 749,851
TMCC	$ 1,383,473	$ 222,621	$ 26,895	$ 144,246	$ 1,777,235
WNCC	$ 966,105	$ 54,405	$ 16,905	$ 32,849	$ 1,070,264
UNLV	$10,240,961	$ 6,414,914	$ 426,121	$3,740,980	$20,822,976
UNR	$ 8,347,999	$ 5,063,112	$1,002,974	$3,058,674	$17,472,759
UCCSN Totals	$22,958,948	$11,914,900	$1,507,631	$7,168,194	$43,549,673

(*) A large portion of these state funds ($8,252,456) go to student employment. Most national financial aid studies do not consider this as financial aid for comparison purposes.

Table Two
UCCSN Community Colleges
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	322	$ 620,904	------	------	------	$ 620,904
Carl Perkins	57	$ 75,520	------	------	------	$ 75,520
PLUS/SLS	105	$ 248,278	------	------	------	$ 248,278
Emergency	387	------	$ 9,157	$13,702	$ 9,584	$ 32,443
Institutional	21	------	------	$ 4,192	------	$ 4,192
Sub-total	892	$ 944,702	$ 9,157	$17,894	$ 9,584	$ 981,337
GRANTS						
Pell Grants	3,112	$2,894,622	------	------	------	$2,894,622
SEOG	427	$ 249,340	------	$ 5,010	------	$ 254,350
NV Student Incentive	283	------	$106,567	------	------	$ 106,567
Grants-in-Aid	573	------	$ 83,059	------	------	$ 83,059
Other	6	$ 6,484	$ 245	------	------	$ 6,729
Sub-total	4,401	$3,150,446	$189,871	$ 5,010	------	$3,345,327
SCHOLARSHIPS						
Endowments	93	------	------	------	$ 72,380	$ 72,380
Non-Endowments	217	------	------	$41,044	$286,576	$ 327,620
Sub-total	310	------	------	$41,044	$358,956	$ 400,000
EMPLOYMENT(*)						
College Work Study	140	$ 274,840	------	$14,588	------	$ 289,428
Other Student Employment	563	------	$237,846	------	------	$ 237,846
Sub-total	703	$ 274,840	$237,846	$14,588	------	$ 527,274
GRAND TOTALS	6,306	$4,369,988	$436,874	$78,536	$368,540	$5,253,938

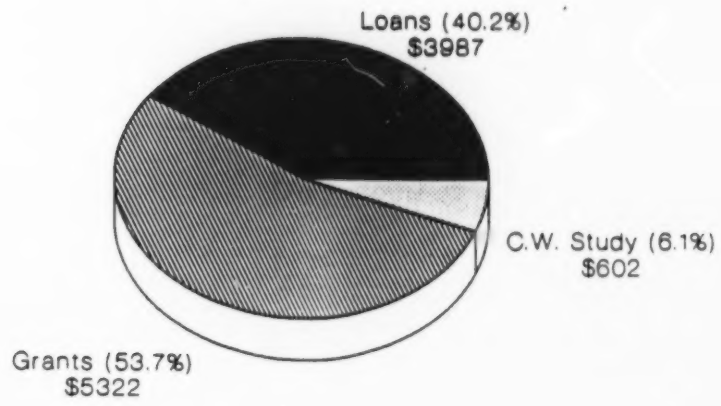
(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Table Three
UCCSN Universities
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	3,064	$ 9,599,060	------	------	$ 101,925	$ 9,700,985
Carl Perkins	582	$ 949,264	$ 14,717	------	------	$ 963,981
PLUS/SLS	754	$ 2,387,221	------	------	------	$ 2,387,221
Emergency	1,538	------	------	$ 267,025	------	$ 267,025
Institutional	485	------	------	$ 806,665	------	$ 806,665
Sub-total	6,423	$12,935,545	$ 14,717	$1,073,690	$ 101,925	$14,125,877
GRANTS						
Pell Grants	3,047	$ 4,588,112	------	------	------	$ 4,588,112
SEOG	427	$ 363,312	$ 24,914	$ 9,405	------	$ 397,631
NV Student Incentive	182	$ 90,626	$ 62,431	------	------	$ 153,057
Grants-in-Aid	2,326	------	$2,944,430	------	------	$ 2,944,430
Sub-total	6,010	$5,042,050	$3,031,775	$ 9,405	------	$ 8,083,230
SCHOLARSHIPS						
Endowments	1,672	------	$ 99,448	------	$1,264,016	$ 1,363,464
Non-Endowments	1,602	------	$ 67,510	------	$1,836,948	$ 1,904,458
Athletics	598	------	------	------	$3,198,070	$ 3,198,070
Other	360	------	------	------	$ 398,695	$ 398,695
Sub-total	4,232	------	$ 166,958	------	$6,697,729	$ 6,864,687
EMPLOYMENT(*)						
College Work Study	335	$ 611,365	$ 249,966	------	------	$ 861,331
Other Student Employment	3,520	------	$8,014,610	$ 346,000	------	$ 8,360,610
Sub-total	3,855	$ 611,365	$8,264,576	$ 346,000	------	$ 9,221,941
GRAND TOTALS	20,520	$18,588,960	$11,478,026	$1,429,095	$6,799,654	$38,295,735

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Breakdown of Federal Appropriations Nation, 1990 in Millions



Source: Trends in Student Aid, The College Board, 1992.

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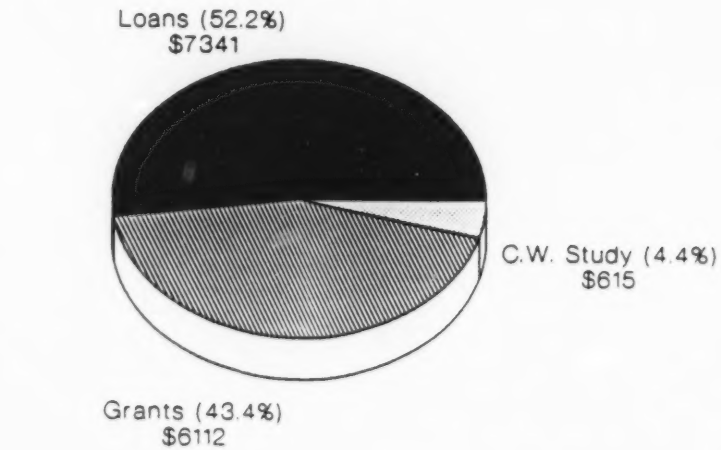
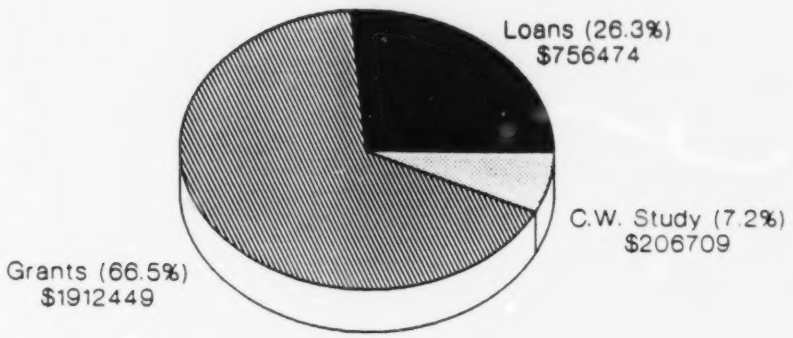
Breakdown of Federal Appropriations Nation, 1992 in Millions



Source: Trends in Student Aid, The College Board, 1992.

Breakdown of Federal Funds
UCCSN Community Colleges, 1989-90



Source: Campus Reports

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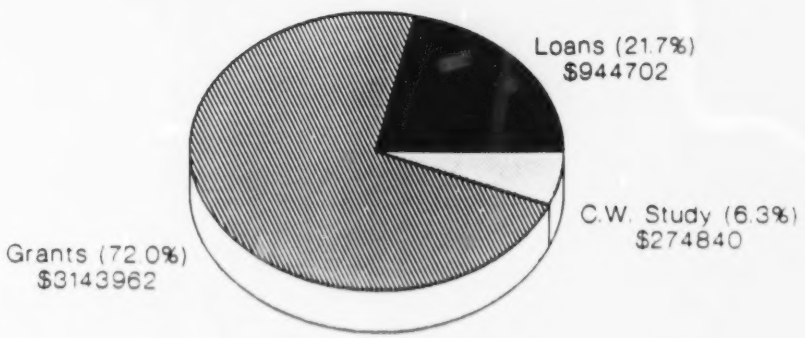
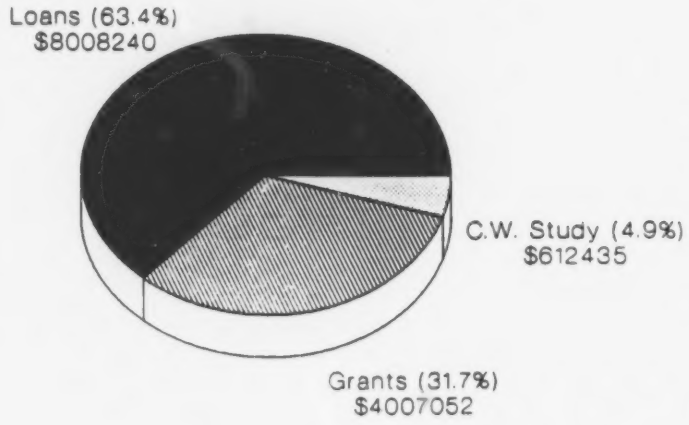
Breakdown of Federal Funds
UCCSN Community Colleges, 1991-92



Source: Campus Reports

Breakdown of Federal Funds
UCCSN Universities, 1989-90



Source: Campus Reports

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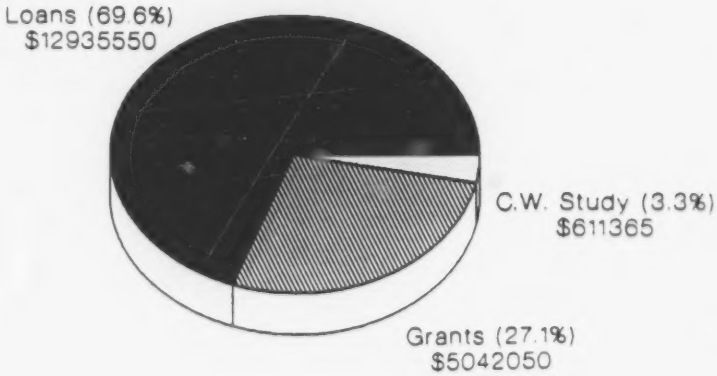
Breakdown of Federal Funds
UCCSN Universities, 1991-92



Source: Campus Reports

TABLE FOUR
ESTIMATED TOTAL GRANT AID AWARDED BY STATE PROGRAMS
1991-1992– Includes Need-Based and Non-Need-Based

(1)	New York	$463,543,000
(2)	California	$221,368,000
(3)	Illinois	$209,489,000
(4)	Pennsylvania	$159,181,000
(5)	Texas	$135,966,000
(6)	New Jersey	$119,505,000
(7)	Ohio	$ 85,668,000
(8)	Michigan	$ 83,477,000
(9)	Minnesota	$ 79,273,000
(10)	Florida	$ 72,674,000
(11)	North Carolina	$ 65,325,000
(12)	Iowa	$ 61,877,000
(13)	Indiana	$ 50,963,000
(14)	Wisconsin	$ 45,722,000
(15)	Massachusetts	$ 39,989,000
(16)	Oklahoma	$ 38,828,000
(17)	Connecticut	$ 35,842,000
(18)	Kentucky	$ 27,519,000
(19)	Virginia	$ 26,620,000
(20)	Colorado	$ 26,294,000
(21)	Washington	$ 24,359,000
(22)	Maryland	$ 22,236,000
(23)	Georgia	$ 21,913,000
(24)	Missouri	$ 19,900,000
(25)	Tennessee	$ 19,291,000
(26)	South Carolina	$ 18,224,000
(27)	Louisiana	$ 15,214,000
(28)	West Virginia	$ 14,723,000
(29)	New Mexico	$ 13,841,000
(30)	Alabama	$ 13,191,000
(31)	Oregon	$ 11,852,000
(32)	Utah	$ 11,838,000
(33)	Vermont	$ 11,302,000
(34)	Rhode Island	$ 9,561,000
(35)	Arkansas	$ 8,031,000
(36)	Kansas	$ 6,613,000
(37)	Maine	$ 5,044,000
(38)	Arizona	$ 3,328,000
(39)	NEVADA	$ 3,161,000
(40)	Alaska	$ 2,630,000
(41)	Nebraska	$ 2,352,000
(42)	North Dakota	$ 1,924,000
(43)	Delaware	$ 1,669,000
(44)	New Hampshire	$ 1,544,000
(45)	Mississippi	$ 1,246,000
(46)	District of Colombia	$ 1,010,000
(47)	Idaho	$ 759,000
(48)	Hawaii	$ 661,000
(49)	South Dakota	$ 570,000
(50)	Montana	$ 395,000
(51)	Wyoming	$ 220,000

Source: National Association of State Scholarship and Grant Programs (NASSGP), 23rd Annual Survey Report, 1991-92.

TABLE FIVE

ESTIMATED TOTAL GRANT AID AWARDED FROM STATE PROGRAMS PER ENROLLED STUDENT

1991-1992– Includes Need-Based and Non-Need-Based

(1)	New York	$447.50
(2)	New Jersey	$368.90
(3)	Iowa	$362.90
(4)	Minnesota	$312.40
(5)	Vermont	$310.50
(6)	Illinois	$287.20
(7)	Pennsylvania	$263.50
(8)	Oklahoma	$224.20
(9)	Connecticut	$212.70
(10)	North Carolina	$185.60
(11)	Indiana	$180.10
(12)	West Virginia	$173.60
(13)	New Mexico	$161.70
(14)	Kentucky	$154.70
(15)	Ohio	$154.40
(16)	Wisconsin	$152.50
(17)	Texas	$150.80
(18)	Michigan	$146.50
(19)	Florida	$135.00
(20)	California	$125.00
(21)	Rhode Island	$122.20
(22)	Colorado	$115.80
(23)	South Carolina	$114.40
(24)	Utah	$ 97.60
(25)	Massachusetts	$ 95.50
(26)	Washington	$ 92.50
(27)	Arkansas	$ 88.80
(28)	Alaska	$ 88.20
(28)	Maine	$ 88.20
(30)	Georgia	$ 87.00
(31)	Maryland	$ 85.60
(32)	Tennessee	$ 85.30
(33)	Louisiana	$ 81.50
(34)	Virginia	$ 75.30
(35)	Oregon	$ 71.10
(36)	Missouri	$ 68.80
(37)	Alabama	$ 60.60
(38)	NEVADA	$ 51.20
(39)	North Dakota	$ 50.80
(40)	Kansas	$ 40.50
(41)	Delaware	$ 39.70
(42)	New Hampshire	$ 26.00
(43)	Nebraska	$ 20.90
(44)	South Dakota	$ 16.70
(45)	Idaho	$ 14.60
(46)	Arizona	$ 12.60
(47)	District of Colombia	$ 12.50
(48)	Hawaii	$ 12.30
(49)	Montana	$ 11.00
(50)	Mississippi	$ 10.10
(51)	Wyoming	$ 7.00

Financial Source: NASSGP, 23rd Annual Survey Report, 1991-92.
Enrollment Source: Chronicle of Higher Education Almanac, 1992.

TABLE SIX
ESTIMATED TOTAL GRANT AID AWARDED BY STATE PROGRAMS
NEED-BASED ONLY 1991-1992

(1)	New York	$449,900,000
(2)	Illinois	$184,707,000
(3)	California	$169,205,000
(4)	Pennsylvania	$158,613,000
(5)	New Jersey	$112,762,000
(6)	Michigan	$ 81,577,000
(7)	Minnesota	$ 77,678,000
(8)	Ohio	$ 61,000,000
(9)	Indiana	$ 50,054,000
(10)	Wisconsin	$ 42,595,000
(11)	Iowa	$ 34,873,000
(12)	Texas	$ 29,755,000
(13)	Florida	$ 27,162,000
(14)	Massachusetts	$ 23,748,000
(15)	Washington	$ 23,483,000
(16)	Kentucky	$ 21,075,000
(17)	Connecticut	$ 20,467,000
(18)	South Carolina	$ 16,966,000
(19)	Maryland	$ 16,652,000
(20)	Oklahoma	$ 14,193,000
(21)	Colorado	$ 13,442,000
(22)	Tennessee	$ 13,086,000
(23)	Oregon	$ 11,852,000
(24)	Vermont	$ 11,292,000
(25)	Missouri	$ 10,125,000
(26)	Rhode Island	$ 9,084,000
(27)	New Mexico	$ 7,888,000
(28)	Virginia	$ 7,390,000
(29)	Arkansas	$ 7,083,000
(30)	Kansas	$ 6,552,000
(31)	West Virginia	$ 5,806,000
(32)	Maine	$ 5,044,000
(33)	Georgia	$ 4,804,000
(34)	Louisiana	$ 4,717,000
(35)	North Carolina	$ 3,919,000
(36)	Arizona	$ 3,328,000
(37)	Alabama	$ 2,887,000
(38)	Nebraska	$ 2,352,000
(39)	North Dakota	$ 1,600,000
(40)	Delaware	$ 1,298,000
(41)	Mississippi	$ 1,175,000
(42)	Utah	$ 1,042,000
(43)	District of Columbia	$ 1,010,000
(44)	New Hampshire	$ 840,000
(45)	Hawaii	$ 661,000
(46)	Idaho	$ 507,000
(47)	South Dakota	$ 480,000
(48)	Alaska	$ 471,000
(49)	Montana	$ 395,000
(50)	NEVADA	$ 377,000
(51)	Wyoming	$ 220,000

Source: National Association of State Scholarship and Grant Programs (NASSGP), 23rd Annual Survey Report, 1991-92.

TABLE SEVEN
ESTIMATED TOTAL GRANT AID AWARDED FROM STATE PROGRAMS PER ENROLLED STUDENT
NEED-BASED ONLY 1991-92

(1)	New York	$434.50
(2)	New Jersey	$348.00
(3)	Vermont	$310.24
(4)	Minnesota	$306.10
(5)	Pennsylvania	$262.50
(6)	Illinois	$253.20
(7)	Iowa	$204.50
(8)	Indiana	$176.90
(9)	Michigan	$143.20
(10)	Wisconsin	$142.10
(11)	Connecticut	$121.40
(12)	Kentucky	$118.50
(13)	Rhode Island	$116.10
(14)	Ohio	$110.00
(15)	South Carolina	$106.50
(16)	California	$ 95.50
(17)	New Mexico	$ 92.20
(18)	Washington	$ 89.20
(19)	Maine	$ 88.20
(20)	Oklahoma	$ 81.90
(21)	Arkansas	$ 78.30
(22)	Oregon	$ 71.10
(23)	West Virginia	$ 68.50
(24)	Maryland	$ 64.10
(25)	Colorado	$ 59.20
(26)	Tennessee	$ 57.80
(27)	Massachusetts	$ 56.70
(28)	Florida	$ 50.50
(29)	North Dakota	$ 42.20
(30)	Kansas	$ 40.10
(31)	Missouri	$ 35.00
(32)	Texas	$ 33.00
(33)	Delaware	$ 30.90
(34)	Louisiana	$ 25.30
(35)	Nebraska	$ 20.90
(35)	Virginia	$ 20.90
(37)	Georgia	$ 19.10
(38)	Alaska	$ 15.80
(39)	New Hampshire	$ 14.10
(40)	South Dakota	$ 14.00
(41)	Alabama	$ 13.30
(42)	Arizona	$ 12.60
(43)	District of Colombia	$ 12.50
(44)	Hawaii	$ 12.30
(45)	North Carolina	$ 11.10
(46)	Montana	$ 11.00
(47)	Idaho	$ 9.80
(48)	Mississippi	$ 9.60
(49)	Utah	$ 8.60
(50)	Wyoming	$ 7.00
(51)	NEVADA	$ 6.10

Financial Source: NASSGP, 23rd Annual Survey Report, 1991-92.
Enrollment Source: Chronicle of Higher Education Almanac, 1992.

15

Table Eight
Community College of Southern Nevada
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	38	$ 76,890	------	------	------	$ 76,890
Carl Perkins	39	$ 49,520	------	------	------	$ 49,520
PLUS/SLS	0	------	------	------	------	------
Emergency	174	------	------	$ 1,740	------	$ 1,740
Institutional	0	------	------	------	------	------
Sub-total	251	$ 126,410	------	$ 1,740	------	$ 128,150
GRANTS						
Pell Grants	1,065	$1,086,189	------	------	------	$1,086,189
SEOG	195	$ 157,787	------	------	------	$ 157,787
NV Student Incentive	65	------	$ 34,996	------	------	$ 34,996
Grants-in-Aid	110	------	$ 26,537	------	------	$ 26,537
Sub-total	1,420	$1,243,976	$ 61,533	------	------	$1,305,509
SCHOLARSHIPS						
Endowments	0	------	------	------	------	------
Non-Endowments	61	------	------	$26,111	------	$ 26,111
Sub-total	61	------	------	$26,111	------	$ 26,111
EMPLOYMENT(*)						
College Work Study	77	$ 196,818	------	------	------	$ 196,818
Other Student Employment	0	------	------	------	------	------
Sub-total	77	$ 196,818	------	------	------	$ 196,818
GRAND TOTALS	**1,809**	**$1,567,204**	**$ 61,533**	**$27,851**	----	**$1,656,588**

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Table Nine
Northern Nevada Community College
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	61	$ 145,324	------	------	------	$ 145,324
Carl Perkins	0	------	------	------	------	------
PLUS/SLS	3	$ 7,650	------	------	------	$ 7,650
Emergency	29	------	------	------	$ 9,584	$ 9,584
Institutional	21	------	------	$ 4,192	------	$ 4,192
Sub-total	114	$ 152,974	------	$ 4,192	$ 9,584	$ 166,750
GRANTS						
Pell Grants	329	$ 269,153	------	------	------	$ 269,153
SEOG	32	$ 16,514	------	------	------	$ 16,514
NV Student Incentive	35	------	$ 15,596	------	------	$ 15,596
Grants-in-Aid	129	------	$ 13,088	------	------	$ 13,088
Other	4	$ 6,484	------	------	------	$ 6,484
Sub-total	529	$ 292,151	$ 28,684	------	------	$ 320,835
SCHOLARSHIPS						
Endowments	20	------	------	------	$ 7,700	$ 7,700
Non-Endowments	90	------	------	------	$174,161	$ 174,161
Sub-total	110	------	------	------	$181,861	$ 181,861
EMPLOYMENT(*)						
College Work Study	5	$ 8,081	------	$ 2,693	------	$ 10,774
Other Student Employment	47	------	$ 69,631	------	------	$ 69,631
Sub-total	52	$ 8,081	$ 69,631	$ 2,693	------	$ 80,405
GRAND TOTALS	**805**	**$ 453,206**	**$ 98,315**	**$ 6,885**	**$191,445**	**$ 749,851**

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Table Ten
Truckee Meadows Community College
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	136	$ 216,719	------	------	------	$ 216,719
Carl Perkins	18	$ 26,000	------	------	------	$ 26,000
PLUS/SLS	71	$ 137,095	------	------	------	$ 137,095
Emergency	101	------	------	$11,962	------	$ 11,962
Institutional	0	------	------	------	------	------
Sub-total	326	$ 379,814	------	$11,962	------	$ 391,776
GRANTS						
Pell Grants	908	$ 921,035	------	------	------	$ 921,035
SEOG	113	$ 40,039	------	------	------	$ 40,039
NV Student Incentive	94	------	$ 30,005	------	------	$ 30,005
Grants-in-Aid	278	------	$ 24,156	------	------	$ 24,156
Other	2	------	$ 245	------	------	$ 245
Sub-total	1,395	$ 961,074	$ 54,406	------	------	$1,015,480
SCHOLARSHIPS						
Endowments	73	------	------	------	$ 64,680	$ 64,680
Non-Endowments	N/A	------	------	$14,933	$ 79,566	$ 94,499
Sub-total	73	------	------	$14,933	$144,246	$ 159,179
EMPLOYMENT(*)						
College Work Study	35	$ 42,585	------	------	------	$ 42,585
Other Student Employment	86	------	$168,215	------	------	$ 168,215
Sub-total	121	$ 42,585	$168,215	------	------	$ 210,800
GRAND TOTALS	**1,915**	**$1,383,473**	**$222,621**	**$26,895**	**$144,246**	**$1,777,235**

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Table Eleven
Western Nevada Community College
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	87	$ 181,971	------	------	------	$ 181,971
Carl Perkins	0	------	------	------	------	------
PLUS/SLS	31	$ 103,533	------	------	------	$ 103,533
Emergency	83	------	$ 9,157	------	------	$ 9,157
Institutional	0	------	------	------	------	------
Sub-total	201	$ 285,504	$ 9,157	------	------	$ 294,661
GRANTS						
Pell Grants	810	$ 618,245	------	------	------	$ 618,245
SEOG	87	$ 35,000	------	$ 5,010	------	$ 40,010
NV Student Incentive	89	------	$ 25,970	------	------	$ 25,970
Grants-in-Aid	56	------	$ 19,278	------	------	$ 19,278
Sub-total	1,042	$ 653,245	$ 45,248	$ 5,010	------	$ 703,503
SCHOLARSHIPS						
Endowments	0	------	------	------	------	------
Non-Endowments	66	------	------	------	$ 32,849	$ 32,849
Sub-total	66	------	------	------	$ 32,849	$ 32,849
EMPLOYMENT(*)						
College Work Study	23	$ 27,356	------	$11,895	------	$ 39,251
Other Student Employment	0	------	------	------	------	------
Sub-total	23	$ 27,356	------	$11,895	------	$ 39,251
GRAND TOTALS	**1,332**	**$ 966,105**	**$ 54,405**	**$16,905**	**$ 32,849**	**$1,070,264**

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Table Twelve
University of Nevada, Las Vegas
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	1,761	$ 4,851,699	------	------	$ 101,925	$ 4,953,624
Carl Perkins	437	$ 535,914	$ 14,717	------	------	$ 550,631
PLUS/SLS	439	$ 1,311,769	------	------	------	$ 1,311,769
Emergency	463	------	------	$ 61,826	------	$ 61,826
Institutional	13	------	------	$ 8,890	------	$ 8,809
Sub-total	3,113	$ 6,699,382	$ 14,717	$ 70,716	$ 101,925	$ 6,886,740
GRANTS						
Pell Grants	2,026	$ 3,055,039	------	------	------	$ 3,055,039
SEOG	306	$ 194,423	$ 24,914	$ 9,405	------	$ 228,742
NV Student Incentive	115	$ 40,755	$ 49,870	------	------	$ 90,625
Grants-in-Aid	1,561	------	$1,650,134	------	------	$ 1,650,134
Sub-total	4,008	$3,290,217	$1,724,918	$ 9,405	------	$ 5,024,540
SCHOLARSHIPS						
Endowments	729	------	$ 99,448	------	$ 427,237	$ 526,685
Non-Endowments	705	------	$ 67,510	------	$ 815,053	$ 882,563
Athletics	321	------	------	------	$1,998,070	$ 1,998,070
Other	360	------	------	------	$ 398,695	$ 398,695
Sub-total	2,115	------	$ 166,958	------	$3,639,055	$ 3,806,013
EMPLOYMENT(*)						
College Work Study	162	$ 251,362	$ 107,726	------	------	$ 359,088
Other Student Employment	1,831	------	$4,400,595	$ 346,000	------	$ 4,746,595
Sub-total	1,993	$ 251,362	$4,508,321	$ 346,000	------	$ 5,105,683
GRAND TOTALS	11,229	$10,240,961	$ 6,414,914	$ 426,121	$3,740,980	$20,822,976

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.

Table Thirteen
University of Nevada, Reno
Financial Aid Totals, 1991-1992

Type of Aid	# Awards	Federal	State	Institutional	Private	Line Totals
LOANS						
Stafford (GSL)	1,303	$ 4,747,361	------	------	------	$ 4,747,361
Carl Perkins	145	$ 413,350	------	------	------	$ 413,350
PLUS/SLS	315	$ 1,075,452	------	------	------	$ 1,075,452
Emergency	1,075	------	------	$ 205,199	------	$ 205,199
Institutional	472	------	------	$ 797,775	------	$ 797,775
Sub-total	3,310	$ 6,236,163	------	$1,002,974	------	$ 7,239,137
GRANTS						
Pell Grants	1,019	$ 1,533,073	------	------	------	$ 1,533,073
SEOG	121	$ 168,889	------	------	------	$ 168,889
NV Student Incentive	67	$ 49,871	$ 12,561	------	------	$ 62,432
Grants-in-Aid	795	------	$1,294,296	------	------	$ 1,294,296
Sub total	2,002	$1,751,833	$1,306,857	------	------	$ 3,058,690
SCHOLARSHIPS						
Endowments	943	------	------	------	$ 836,779	$ 836,779
Non-Endowments	897	------	-----	------	$1,021,895	$ 1,021,895
Athletics	277	------	------	------	$1,200,000	$ 1,200,000
Other	0	------	------	------	------	------
Sub-total	2,117	------	------	------	$3,058,674	$ 3,058,674
EMPLOYMENT(*)						
College Work Study	173	$ 360,003	$ 142,240	------	------	$ 502,243
Other Student Employment	1,689	------	$3,614,015	------	------	$ 3,614,015
Sub-total	1,862	$ 360,003	$3,756,255	------	------	$ 4,116,258
GRAND TOTALS	**9,291**	**$ 8,347,999**	**$ 5,063,112**	**$1,002,974**	**$3,058,674**	**$17,472,759**

(*) In national financial aid studies, College Work Study is considered financial aid, whereas other student employment is not included as financial aid.